

COBIZ FINANCIAL, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1060328	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,377	\$2,339	-1.6%		
Loans	\$1,737	\$1,624	-6.5%		
Construction & development	\$282	\$173	-38.8%		
Closed-end 1-4 family residential	\$90	\$89	-2.0%		
Home equity	\$92	\$81	-12.7%		
Credit card	\$0	\$0			
Other consumer	\$12	\$11	-7.1%		
Commercial & Industrial	\$458	\$477	4.2%		
Commercial real estate	\$717	\$711	-0.9%		
Unused commitments	\$497	\$470	-5.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$403	\$408	1.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$126	\$229	81.7%		
Cash & balances due	\$55	\$21	-62.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,170	\$2,133	-1.7%		
Deposits	\$2,005	\$1,921	-4.2%		
Total other borrowings	\$140	\$172	22.6%		
FHLB advances	\$0	\$14			
Equity					
Equity capital at quarter end	\$206	\$206	-0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.3%	--		
Tier 1 risk based capital ratio	10.1%	10.4%	--		
Total risk based capital ratio	11.4%	11.7%	--		
Return on equity ¹	-3.3%	-1.8%	--		
Return on assets ¹	-0.3%	-0.2%	--		
Net interest margin ¹	4.6%	4.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	135.0%	155.4%	--		
Loss provision to net charge-offs (qtr)	70.6%	119.6%	--		
Net charge-offs to average loans and leases ¹	4.6%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.3%	12.4%	3.9%	0.8%	--
Closed-end 1-4 family residential	5.5%	0.7%	0.9%	0.3%	--
Home equity	2.8%	4.4%	0.3%	0.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.3%	0.2%	1.0%	--
Commercial & Industrial	1.4%	1.8%	1.5%	0.2%	--
Commercial real estate	0.9%	1.0%	0.0%	0.2%	--
Total loans	3.2%	2.6%	1.2%	0.3%	--